

# Helping You Prepare For Your Upcoming Enrollment in Individual & Family Plans Through OneExchange.



TBD- Date of Onsite Retiree Meeting

# OneExchange

- Who We Are
- OneExchange – For Your Benefit
- Education and Enrollment
- Health Reimbursement Arrangement (HRA)
- Next Steps
- Questions and Answers

## About OneExchange Retiree

**Over 1.5-million  
Retirees served across  
540+ employers**

**No fees for  
our service**

**Our  
11<sup>th</sup> annual  
enrollment season**

**OVER  
100  
years experience**

**Founded in 2004**

**Licensed Benefit Advisor** provides  
**guidance** and  
**ongoing advocacy**

**Personalized options with plans from a  
nationwide network of carriers**  
**More Choice, More Flexibility *and Better Value***

# Our Service Centers

## Operating hours:

Monday – Friday, 7:00 a.m. until 8:00 p.m. Central Time



**100% Domestic Workforce**  
**No Outsourcing!**

# Your Experience

**Announcement &  
Education**

**Evaluation &  
Enrollment**

**Ongoing  
Communications  
& Advocacy**



# Key Points to Remember

## Select an individual & family plan from:

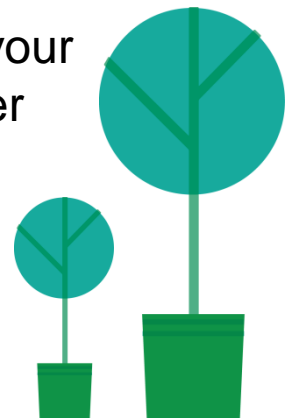
Public marketplace or OneExchange

## The Public Marketplace is the only place to receive:

- Premium tax credits
- Cost-sharing reductions

## Failure to carry insurance will result in a penalty

- The fee is calculated 2 different ways – as a percentage (2.5%) of your household income, and per person (\$695 per adult and \$347.50 per child under 18). **You'll pay whichever is higher.**



# Do You Qualify For Lower Costs?

- You will consult with a Licensed Benefit Advisor who can discuss the process to qualify for lower costs.
- These lower costs are determined by the number of people in the household and the household income.
- Upon the completion of a health plan application, you may qualify for an Advanced Premium Tax Credit (APTC) or use your employer provided Health Reimbursement Arrangement (HRA) (if eligible).

## Consultative Process



## Complete Application



## Cost Savings



# Pre 65 Plan Levels of Coverage

90%



80%



70%



60%



Humana



aetna<sup>SM</sup>



Anthem<sup>®</sup>   
Blue Cross

  
GroupHealth<sup>®</sup>

**\*Employer Group Plans are similar to Gold and Platinum Level Plans**

**\*\*Health Plans have higher costs than Employer Group Plans**

**\*\*\*Doctors do not accept all plans**



# We'll Help You to Explore Your Options



**Medical  
Coverage**



**Hospital  
Coverage**



**Prescription  
Drug Coverage**



**Dental  
Coverage**



**Vision  
Coverage**



# Licensed Benefit Advisors



- Licensed / Certified / Appointed
- OneExchange University™
- Objective and unbiased
- 100% domestic workforce

**Licensed Benefit Advisors are available:  
Monday – Friday, 7:00 a.m. until 8:00 p.m. Central Time**

# Assessing Your Needs



## Consider what you need in 2017

- Medical concerns
- Financial concerns
- Family coverage
- Doctor networks
- Hospital costs
- Catastrophic coverage
- Rx coverage

**The number one goal is to find the right fit!**

# Annual Enrollment Period

## November 1, 2016 – January 31, 2017

Enroll during the AEP	Coverage is effective
November 1st - December 15 <sup>th</sup>	January 1 <sup>st</sup>
December 16 <sup>th</sup> – January 15 <sup>th</sup>	February 1 <sup>st</sup>
January 16 <sup>th</sup> – January 31 <sup>st</sup>	March 1 <sup>st</sup>
Between the 1 <sup>st</sup> and 15 <sup>th</sup> of the month	First day of the following month
Between the 16 <sup>th</sup> and the last day of the month	First day of the second following month

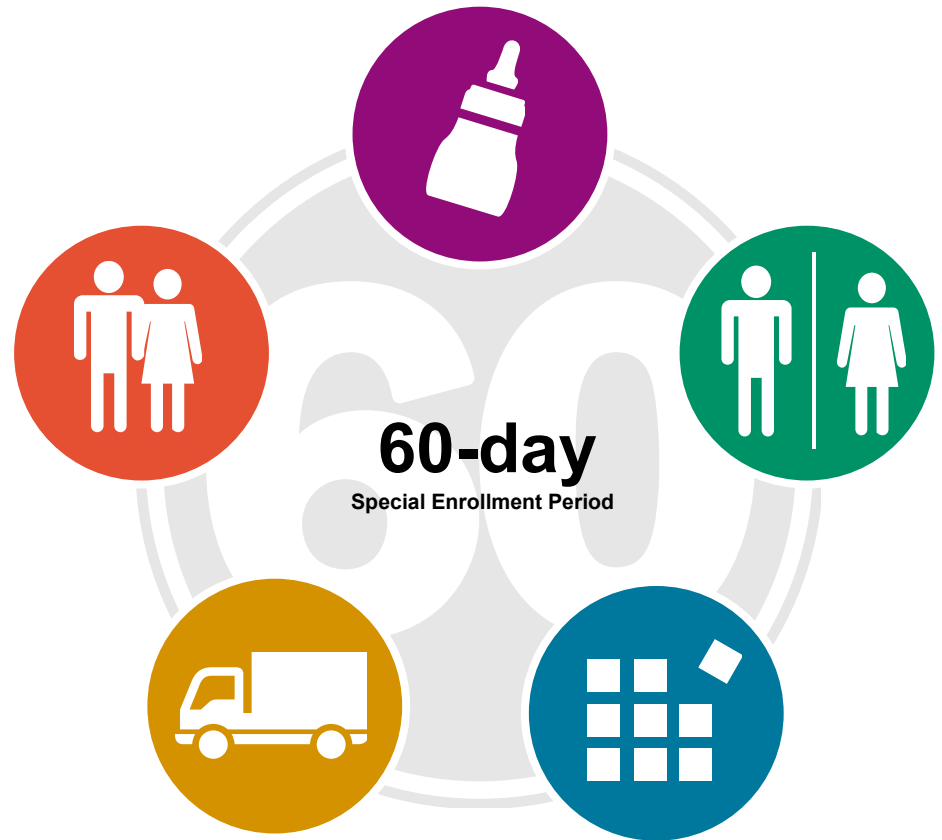
*Plan information may not be available to view through OneExchange.com until the Open Enrollment period*



# Special Election Periods (SEP)

**Certain qualifying future events may allow you to change plans outside of the Annual Enrollment Period**

For a 60 day period you may enroll in a new plan or make a change to their current coverage.



# Enrollment

## Health Insurance Enrollment Guide

How OneExchange helps you to:

- Shop, choose, and enroll in an individual or family plan
- Estimate your annual cost of insurance
- See if you can reduce your costs

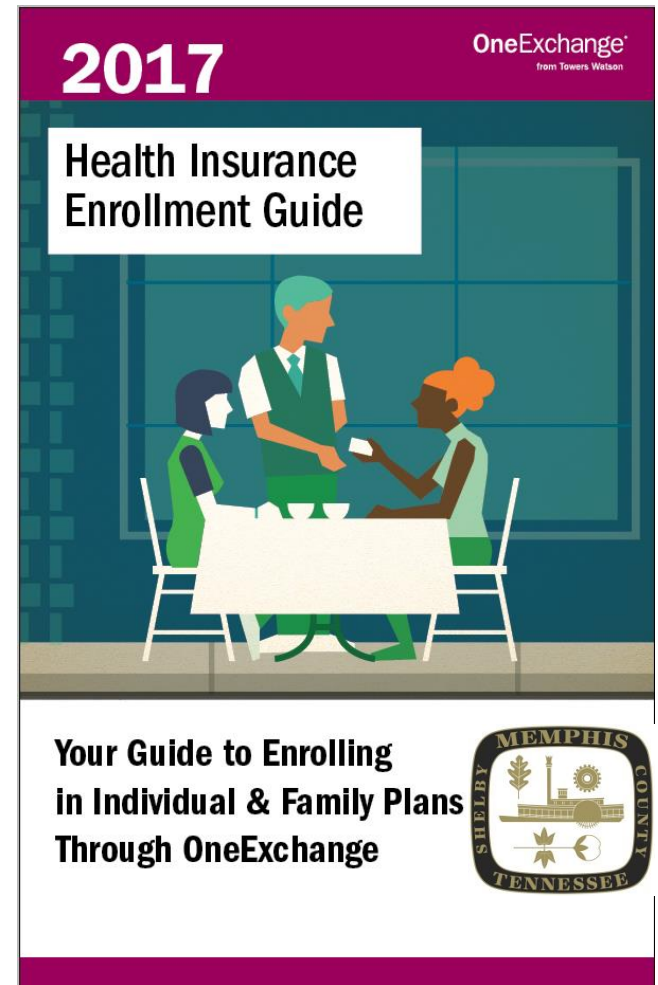
**Call Toll Free**

**1-866-201-0437**

**[oneexchange.com/memphis](http://oneexchange.com/memphis)**

**\*Online supported browsers to use:**

- Internet Explorer 11
- Apple Safari
- Mozilla Firefox
- Google Chrome
- Microsoft Edge



## Shop for Plans on [oneexchange.com/memphis](https://oneexchange.com/memphis)

*\* Not all plan information may be available to view through [oneexchange.com/memphis](https://oneexchange.com/memphis) website, therefore additional details are offered through speaking with a OneExchange Licensed Benefits Advisor*

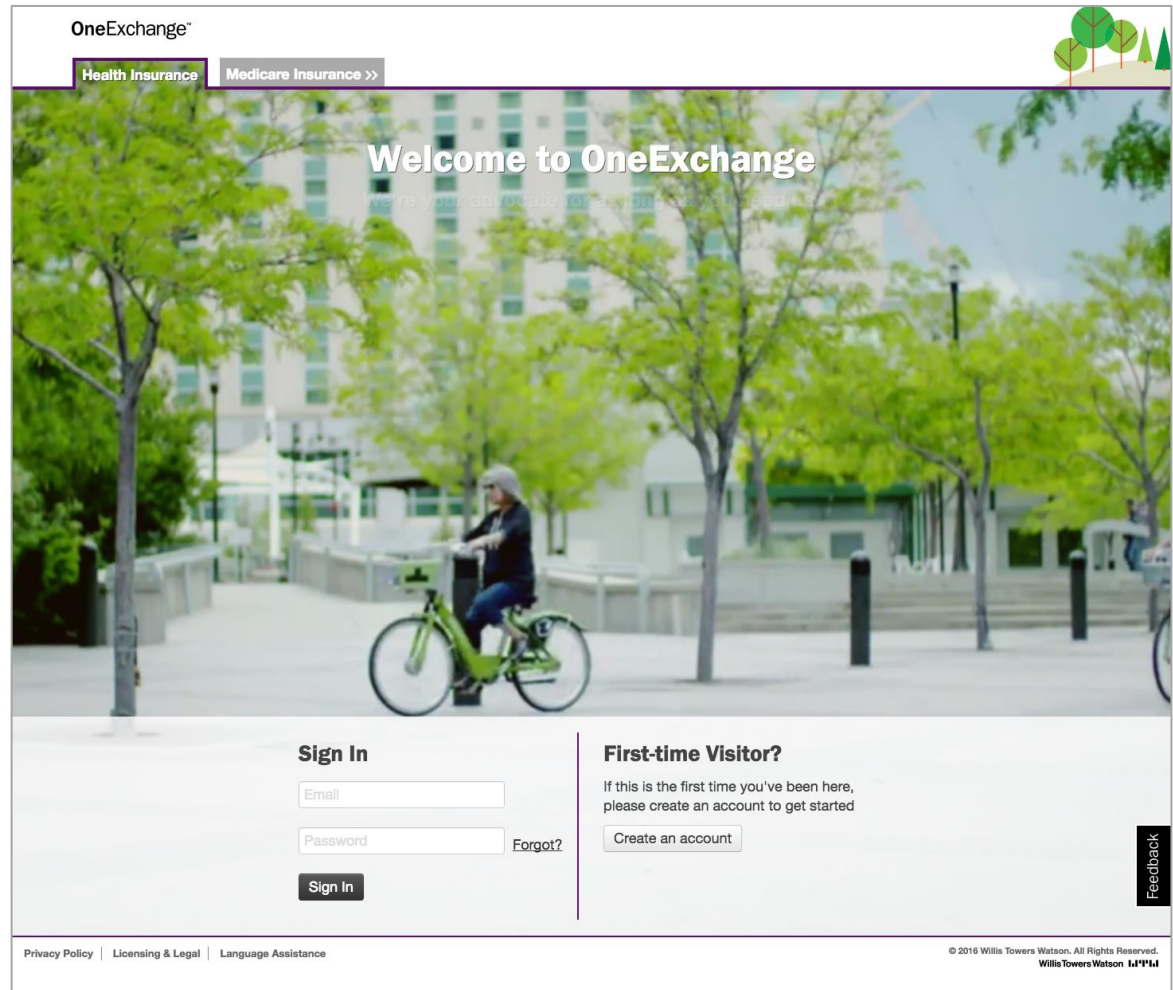


# Create your account

Creating an account is quick and easy.

You will need:

- An email address
- Password
- Social Security Number

A screenshot of the OneExchange website. The header includes the OneExchange logo and navigation links for Health Insurance and Medicare Insurance. The main banner features a photo of a person on a green bicycle with the text "Welcome to OneExchange" and "We're your advocate for everything you need to". Below the banner, there are two sections: "Sign In" with fields for Email and Password, a "Forgot?" link, and a "Sign In" button; and "First-time Visitor?" with a message and a "Create an account" button. The footer contains links for Privacy Policy, Licensing & Legal, and Language Assistance, along with copyright information for Willis Towers Watson.

OneExchange™

Health Insurance Medicare Insurance >>

Welcome to OneExchange

We're your advocate for everything you need to

**Sign In**

Email

Password  [Forgot?](#)

**Sign In**

**First-time Visitor?**

If this is the first time you've been here, please create an account to get started

[Create an account](#)

[Feedback](#)

[Privacy Policy](#) | [Licensing & Legal](#) | [Language Assistance](#)

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Willis Towers Watson



# Enter in your household information

Entering in your household information before your call to enroll can shorten the time you are on the phone.

OneExchange™

Home


My Household ▾

Shop & Compare


Cart 0 ▾

Logout

?



## Welcome



### Welcome to OneExchange

OneExchange is a private health insurance marketplace that lets you compare plans from top companies and find the coverage that fits your needs.

#### Household Information


Get started by verifying or updating your household. Confirming this information helps find the plans that fit your needs.

Household Info >>

#### Shop for Plans

Start shopping to find and compare plans. Open Enrollment ends January 31st.


Shop & Compare >>



## My Household


#### CONTACT INFORMATION


Iris Larry Jett  
120 Main Street  
Chicago, IL 60616



#### HOUSEHOLD MEMBERS

Ellis






## Resources

[Contact Us](#)


[Schedule a Call](#)

[Frequently Asked Questions](#)

[Glossary](#)



## Need Help?




[What plans are available? >](#)

[How do I prepare to enroll? >](#)

[How can I reduce my costs? >](#)

[See all Help articles >](#)


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WillisTowersWatson 

<https://stage.oneexchange.com/shop-and-compare>

Feedback

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WillisTowersWatson 

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# Use our Shop & Compare tool

The plans displayed are based on your specific needs.

OneExchange™

Home

My Household ▾

Shop & Compare

0 ▾

Logout

?

Preview Plans

1

Who is in your household?

TestFundin...

DATE OF BIRTH

2 /29/1996

GENDER

☒ MALE

☐ FEMALE

TOBACCO USE ?

☐ YES

Your Spouse

DATE OF BIRTH

mm/dd/yyyy

GENDER

☐ MALE

☐ FEMALE

TOBACCO USE ?

☐ YES

REMOVE X

Add Child

2

Where do you live?

ZIP CODE

COUNTY

STATE

84123

Salt Lake

UT

3

When would you like coverage to start?

DESIRED START DATE

August 1, 2016 ▾

4

Savings may be available. Want to see if you're eligible?

CHECK MY ELIGIBILITY?

☐ YES

By previewing plans, you agree to the [terms and conditions](#)

Preview Plans Now

Click This

Click This

# Select the type of plans you want to shop for, Marketplace or Non-Marketplace?

Marketplace plans are plans offered on the Federal and State marketplaces.

Non-Marketplace plans are plans purchased directly from the insurance company.

**Step 1 of 3** What do you want to shop for?[Need help?](#)

Marketplace plans offer comprehensive coverage for your household members and can be made more affordable with a premium tax credit.

A family of 2 making less than \$63,720.00 can qualify for assistance to pay for healthcare costs.

DO YOU WANT TO SHOP FOR MARKETPLACE PLANS?

☒ YES ☐ NO

**Please note:** You can complete a premium tax credit estimate while shopping for marketplace plans.

Next Step

# How do you want to shop? Keep everyone together or put on different plans.

**Step 2 of 3**

How do you want to shop?

[Need help?](#)

You can keep everyone in your household on the same plan or put people on different plans.

Choose between:

☒ Keep everyone together  
Most people do this.

☐ Put on different plans  
This is less common. Why do this?

**GROUP 1**

Iris

Ellis

PLANS FOUND  
**34 Marketplace**

APPLY YOUR SAVINGS  
up to \$0.00/month

**COVERAGE START DATE:**  
August 1, 2016

Previous Step

Next Step

# You can view both Marketplace and Non-Marketplace plans

The screenshot displays the OneExchange website interface. At the top, the navigation bar includes the OneExchange logo, links to Home, My Household (with a dropdown arrow), and Shop & Compare. On the right side of the navigation bar, there are links for Cart (with a dropdown arrow), Logout, and a help icon.

The main content area features a purple banner with the text "Shop and Compare" and two sub-banners: "All on One Plan" and "Browse all Plans". A "Need help?" button is located on the right side of the banner.

Below the banner, there are two tabs: "Marketplace Plans" (selected) and "Non-Marketplace Plans" (with a note "73 plans found").

On the left side, there is a sidebar with the following information:

- Shopping for**: TestFundingJYF
- Coverage start date**: August 1, 2016
- Change Plan Members** button
- Apply your savings**: \$0/month
- Recalculate** button
- Premium**: \$110.80 - \$247.27
- Deductible** slider

The main content area displays a green box titled "What are Marketplace plans?" with a close button (X). The text inside the box states: "Marketplace plans are health insurance plans that can lower your premium (that's your monthly bill) in the form of tax credits."

Below the green box, there is a purple box indicating "68 of 68 plans found". To the right of this box is a checkbox labeled "Show plan snapshots" which is checked.

The main content area also displays a plan card for "Humana Bronze 6450/Salt Lake City HMOx". The card includes the following information:

- Humana** logo
- Humana Bronze 6450/Salt Lake City HMOx**
- YOUR MONTHLY COST\***: \$110.80
- View Details >>** button
- HMO** and **Bronze** tabs
- DEDUCTIBLE**: \$6,450/year
- OUT-OF-POCKET LIMIT**: \$6,450/year
- OFFICE VISIT**: No Charge After
- PRESCRIPTION DRUGS**: Generic: No Charge After

# Estimate if you are able to reduce your costs

If you qualify and so choose, you can receive a tax credit savings if you purchase a Marketplace plan

### Estimate Savings

Your household may be eligible for savings, in the form of tax credits, based on your household's size and total income. Enter your estimated annual income for your household below.

ESTIMATED HOUSEHOLD INCOME ?

\$ 36000 .00

IS OTHER HEALTH COVERAGE AVAILABLE? ?

☐ YES

**Your household may be eligible for savings up to \$106.22/month.**

These savings, in the form of tax credits, can be used to lower monthly premiums for eligible health insurance plans, called [Marketplace Plans](#).

➤ By continuing with this estimate you agree to the terms

Close

# Now you can view plans

Humana

aetna<sup>SM</sup>



Anthem<sup>®</sup>   
Blue Cross



  
GroupHealth<sup>®</sup>

## Health Reimbursement Account (HRA)

***\* Plan information may not be available to view through the OneExchange.com.memphis website, therefore you may need to speak with a Licensed Benefit Advisor for additional information.***





# What is an HRA?

**Tax-free account** used to reimburse you for eligible health care expenses — you pay first and then get reimbursed

If you are eligible, The City of Memphis will make an **annual contribution** to a Health Reimbursement Account (HRA)

You may use HRA funding to **reimburse yourself** for eligible medical, prescription drug, dental, and vision premiums, as well as eligible out-of-pocket healthcare expenses

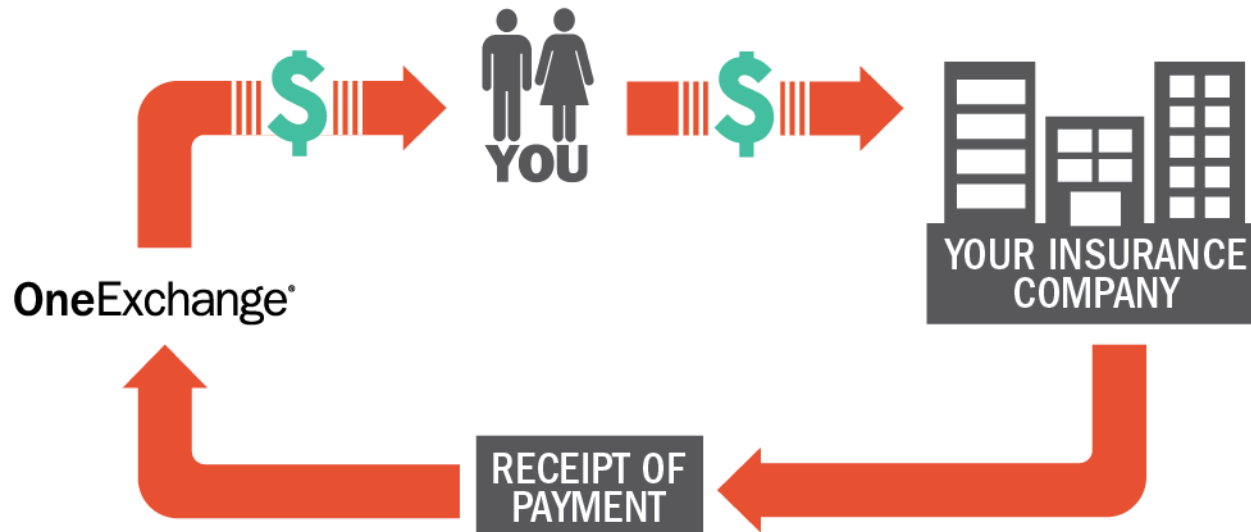
Your HRA funding will be available  
**March 1, 2016** Unused funds **DO roll over**

## No Double-Dipping

If you elect to use the HRA then you will not be able to claim tax credits for which you may be eligible. The Healthcare Benefit Advisor will review this with you when you call in to our service centers.



# Health Reimbursement Account



You may be reimbursed up to the amount available in the HRA!

# What information to have for the call to enroll

Your call with a OneExchange benefit advisor will help you select the right coverage for you and your family. When you call, we recommend you have the following information on hand.

**W2**

If you are not sure of your total income, have your W-2s and/or tax return ready



If you don't know your Social Security number by heart, have your Social Security card handy



Have your primary care physician and any names of any specialists you see currently on hand



Have current prescription info ready – name, dose, amount



# Questions and Answers



# Schedule your call



- Review the Enrollment Guide
- Gather medical and prescription info
- Call now to complete your profile and to schedule a consultation discussion

**We are ready!**  
**Contact OneExchange at 1-866-201-0437**

# Thank you!

**Call Now, We Are Ready!**  
**1-866-201-0437**  
**[oneexchange.com/memphis](http://oneexchange.com/memphis)**